Case 14-31618-KLP Doc 47 Filed 02/11/16 Entered 02/12/16 00:27:06 Desc Imaged

Information to identify the case:						
Debtor 1	Kenneth R. Langston Jr.	Social Security number or ITIN xxx-xx-5869				
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name  Kimberly L. Langston	EIN Social Security number or ITIN xxx-xx-0518				
	First Name Middle Name Last Name	EIN				
United States E	Bankruptcy Court Eastern District of Virginia					
Case number:	14-31618-KLP					

## **Discharge of Joint Debtors**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Kenneth R. Langston Jr. Kimberly L. Langston

pka Kimberly Lawrence Britt, pka Kimberly

Lawrence Pruitt

February 9, 2016 For the court: William C. Redden

Clerk

#### **Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

#### Some debts are not discharged

Examples of debts that are not discharged are:

- debts that are domestic support obligations;
- debts for most student loans;
- debts for most taxes;
- debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- some debts which the debtors did not properly list;
- debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

## Case 14-31618-KLP Doc 47 Filed 02/11/16 Entered 02/12/16 00:27:06 Desc Imaged

Certificate of Notice Page 3 of 4 United States Bankruptcy Court Eastern District of Virginia

In re: Kenneth R. Langston, Jr. Kimberly L. Langston Debtors Case No. 14-31618-KLP Chapter 7

### **CERTIFICATE OF NOTICE**

District/off: 0422-7 User: manleyc Page 1 of 2 Date Rcvd: Feb 09, 2016 Form ID: 318 Total Noticed: 61

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on						
Feb 11, 2016 db/jdb	+Kenneth R. Langston, Jr., Kimberly L. Langston, 310 Brookedge Drive,					
12285826	Colonial Heights, VA 23834-2417 +AMDC Physicians, PO Box 189, Colonial Heights, VA 23834-0189					
12285828	+Argent Credit Union, P.O. Box 25482, Fort Worth, TX 76124-2482					
12285829	+Argent Federal Credit, 11651 Alliance Circle, Chester, VA 23831-1451					
12332512	+Argent Federal Credit Union, PO Box 72, Chesterfield, VA 23832-0900					
12285835	+City of Petersburg, PO Box 1271, Petersburg, VA 23804-1271					
12285836						
12285837	+City of Petersburg Virginia, Treasurers Office, P.O. Box 1271, Petersburg, VA 23804-1271					
13166593	+Colonial Heights Gen Dist Ct, PO Box 3401, Colonial Heights, VA 23834-9001 +Credit Acceptance Corp., 25505 West 12 Mile Rd., Ste. 3000, Southfield, MI 48034-8331					
12285839	+Exagen Diagnostics, PO Box 27561, Albuquerque, NM 87125-7561					
12444952	+FIA CARD SERVICES, N.A., P O Box 982284, El Paso, TX 79998-2284					
12285842	+James River OBGYN, 7101 Jahnke Road, Suite 280, Richmond, VA 23225-4017					
13121618	+Jawad Bhatti, MD, 7025 Old Jahnke Rd., Richmond, VA 23225-4126					
12285843	+Jennifer Shook, 610 Lakeview Ave., Colonial Heights, VA 23834-1606					
12285845	+LCA Collections, P.O. Box 2240, Burlington, NC 27216-2240					
13121619	+LabCorp, LCA Collections, 358 South Main St., Burlington, NC 27215-5837					
12285844	+Labcorp, P.O. Box 2240, Burlington, NC 27216-2240					
13121627	Massage Envy, 1453 North 87th St. Ste. 200, Scottsdale, AZ 85260					
13121626	#+Millennia Collections, 78 Marion Beavers Rd. Ste. B, Sharpsburg, GA 30277-6911					
12285846	+Mitchel J. Manuel, c/o Chaplin & Gonet, 5211 W Broad St #100, Richmond, VA 23230-3000					
12307512	+Mitchel J. Manuel, by Allstate, subrogee, c/o Chaplin & Gonet, 5211 West Broad Street #100, Richmond, VA 23230-3000					
12285847	+Mitchel Manuel by Allstate, C/o Chaplin & Gonet, 5211 West Broad Str. Ste 100, Richmond, VA 23230-3000					
12285851	+NTELOS, P.O. Box 580113, Charlotte, NC 28258-0113					
12285849	+Natl Fitness, 1645 E Hwy 193, Layton, UT 84040-8525					
12285850	+Nissan Motor Acceptance, PO Box 660680, Dallas, TX 75266-0680					
12307439	Nissan Motor Acceptance Corporation, PO Box 660366 Dallas TX 75266-0366					
12340029	+Ntelos, 1160 Shenandoah Village Drive, Waynesboro, VA 22980-9253					
13121622	+Patient First, P.O. Box 758941, Baltimore, MD 21275-8941					
13121623	+RSI Enterprises, Inc., P.O. Box 16190, Phoenix, AZ 85011-6190					
13121621	+Radiology Associates of Richmond, Inc., 2602 Buford Rd., Richmond, VA 23235-3422					
13121620 12285857	+Southside Regional Medical Center, 200 Medical Park Blvd., Petersburg, VA 23805-9274 +Tan N Time, 906 Crossings Blvd, Hopewell, VA 23860-6503					
13121617	+Tan N Time, 906 Crossings Bivd, Hopewell, VA 23600-6503 +The E&A Group, P.O. Box 5070, Laguna Beach, CA 92652-5070					
12285858	+Title Max, 1702 Boulevard, Colonial Heights, VA 23834-2304					
12285861	+Virginia Physicians for Women, 10710 Midlothian Turnpike, Suite 200,					
	Richmond, VA 23235-4759					
12285862	+Virginia Urology, 2025 Waterside Road, Suite 105, Prince George, VA 23875-1266					
13121625	+Virginia Urology, PC, 9105 Stoney Point Dr., Richmond, VA 23235-1979					
Notice by el	ectronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.					
tr	EDI: QRMTERRY.COM Feb 10 2016 02:03:00 Roy M. Terry, Jr., Sands Anderson PC,					
01	P.O. Box 2188, Richmond, VA 23218-2188					
12285827	+EDI: RMCB.COM Feb 10 2016 02:03:00 American Medical Collection, 4 Westchester Plaza,					
	Building 4, Elmsford, NY 10523-1612					
12490774	EDI: RESURGENT.COM Feb 10 2016 02:03:00 Ashley Funding Services, LLC its successors and,					
	assigns as assignee of Laboratory, Corporation of America Holdings,					
	Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587					
12285830	EDI: BANKAMER.COM Feb 10 2016 02:03:00 Bank Of America, Po Box 982235,					
	El Paso, TX 79998-0000					
12285831	E-mail/Text: bankruptcy@bbandt.com Feb 10 2016 02:12:34 BB & T, Attn: Bankruptcy Dept,					
40005000	PO Box 1847, Wilson, NC 27894-0000					
12285832	+EDI: CAPITALONE.COM Feb 10 2016 02:03:00 Capital 1 Bank, Attn: Bankruptcy Dept.,					
10000000	Po Box 30285, Salt Lake City, UT 84130-0285					
12333076	+E-mail/Text: bankruptcy@cavps.com Feb 10 2016 02:13:15 Cavalry SPV I, LLC,					
12285833	500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-1340 +EDI: CHASE.COM Feb 10 2016 02:03:00					
12203033	Wilmington, DE 19886-5153					
12285834	+E-mail/Text: lmccollum@courts.state.va.us Feb 10 2016 02:12:10 Chesterfield Gen Dist Court,					
12203031	P. O. Box 144, Chesterfield, VA 23832-0910					
	+E-mail/Text: electronicbkydocs@nelnet.net Feb 10 2016 02:13:04 Dept Of Education/neln,					
12285838						
12285838	121 South 13th St. Lincoln, NE 68508-1904					
12285838 12311810 12473194	EDI: IRS.COM Feb 10 2016 02:03:00 IRS, P.O. Box 21126, Philadelphia, PA 19114 EDI: PRA.COM Feb 10 2016 02:03:00 Portfolio Recovery Associates, LLC, POB 41067,					
12311810	EDI: IRS.COM Feb 10 2016 02:03:00 IRS, P.O. Box 21126, Philadelphia, PA 19114					
12311810	EDI: IRS.COM Feb 10 2016 02:03:00 IRS, P.O. Box 21126, Philadelphia, PA 19114 EDI: PRA.COM Feb 10 2016 02:03:00 Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541 +E-mail/Text: colleen.atkinson@rmscollect.com Feb 10 2016 02:14:04					
12311810 12473194 13121624	EDI: IRS.COM Feb 10 2016 02:03:00 IRS, P.O. Box 21126, Philadelphia, PA 19114 EDI: PRA.COM Feb 10 2016 02:03:00 Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541 +E-mail/Text: colleen.atkinson@rmscollect.com Feb 10 2016 02:14:04 Receivables Management Systems, 7206 Hull Street Rd. Ste. 211, Richmond, VA 23235-5826					
12311810 12473194	EDI: IRS.COM Feb 10 2016 02:03:00 IRS, P.O. Box 21126, Philadelphia, PA 19114 EDI: PRA.COM Feb 10 2016 02:03:00 Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541 +E-mail/Text: colleen.atkinson@rmscollect.com Feb 10 2016 02:14:04 Receivables Management Systems, 7206 Hull Street Rd. Ste. 211, Richmond, VA 23235-5826 EDI: AGFINANCE.COM Feb 10 2016 02:03:00 Springleaf Financial Services,					
12311810 12473194 13121624 12285855	EDI: IRS.COM Feb 10 2016 02:03:00 IRS, P.O. Box 21126, Philadelphia, PA 19114 EDI: PRA.COM Feb 10 2016 02:03:00 Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541 +E-mail/Text: colleen.atkinson@rmscollect.com Feb 10 2016 02:14:04 Receivables Management Systems, 7206 Hull Street Rd. Ste. 211, Richmond, VA 23235-5826 EDI: AGFINANCE.COM Feb 10 2016 02:03:00 Springleaf Financial Services, Attention: Bankruptcy Depart, Po Box 3251, Evansville, IN 47731-0000					
12311810 12473194 13121624	EDI: IRS.COM Feb 10 2016 02:03:00 IRS, P.O. Box 21126, Philadelphia, PA 19114 EDI: PRA.COM Feb 10 2016 02:03:00 Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541 +E-mail/Text: colleen.atkinson@rmscollect.com Feb 10 2016 02:14:04 Receivables Management Systems, 7206 Hull Street Rd. Ste. 211, Richmond, VA 23235-5826 EDI: AGFINANCE.COM Feb 10 2016 02:03:00 Springleaf Financial Services,					

# Case 14-31618-KLP Doc 47 Filed 02/11/16 Entered 02/12/16 00:27:06 Desc Imaged Certificate of Notice Page 4 of 4

Page 2 of 2

Date Royd: Feb 09, 2016

TOTAL: 3

DIDCITCO, O.	11. 0122 /	Form ID: 318	Total Noticed:		c Reva. Feb 05, 2010		
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center							
(continued	,	GOM E-1- 10 0016 00:00:00	Guardant Garage	Attack Davidson D	DO D 7040		
12348122	Overland D	L.COM Feb 10 2016 02:03:00 Park KS 66207-0949			ept, PO Box 7949,		
12309430		COM Feb 10 2016 02:03:00 X 75356-0284	Santander Consumer	r USA, Po Box 56	0284,		
12307015		COM Feb 10 2016 02:03:00 h, TX 76161-0244	Santander Consumer	r USA, Po Box 96	1245,		
12285853	+EDI: DRIV.	COM Feb 10 2016 02:03:00 TX 76161-0244	Santander Consumer	r Usa, Po Box 96	1245,		
12285854	+EDI: CHASE	.COM Feb 10 2016 02:03:00 n, DE 19850-5123	Slate from Chase	, PO Box 15123,			
12285859	E-mail/Text	t: carolyn.webb@bankatunio		:13:39 Union F	irst Market Bank,		
12325926	PO Box 940, Ruther Glen, VA 22546-0000 E-mail/Text: electronicbkydocs@nelnet.net Feb 10 2016 02:13:04						
12285860	C/O Nelnet, 3015 South Parker Road Suite 400, Aurora CO 80014-2904 +EDI: VACU.COM Feb 10 2016 02:03:00 Virginia Credit Union, PO Box 90010, Richmond, VA 23225-9010						
12285863	E-mail/Text	t: ebankruptcy@woodforest.c		3:19 Woodfores	t National Bank,		
	10 Bon 700	,,, bping, m,,,,,,,,,			TOTAL: 24		
	***** BYPASSED I	RECIPIENTS (undeliverable.	* duplicate) ****				
12285840*	***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****  0* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,  PHILADELPHIA PA 19101-7346						
	(address filed with court: Internal Revenue Service, 400 N. 8th Street Box 76, Stop Room #98, Richmond, VA 23219-0000)						
12292563*		Box 7346, Philadelphia					
12285841*				46. Philadelphia	. PA 19101-7346		
12285852*	Internal Revenue Service, Insolvency Unit, PO Box 7346, Philadelphia, PA 19101-7346 +Ntelos, PO Box 580113, Charlotte, NC 28258-0113						
12296360*		redit Union Inc, PO Box !		A 23225-9010			
12395801	##+America Law Group, Inc., 2800 N. Parham Road, Suite 100, Henrico, VA 23294-4409						
12285848	##+MobiLoans,	LLC, 151 Melacon Drive,	Marksville, LA 713	351-3065			
					TOTALS: 0, * 5, ## 2		
Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.							
Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).							

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 11, 2016 Signature: /s/Joseph Speetjens

User: manleyc

District/off: 0422-7

#### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 9, 2016 at the address(es) listed below:

Richard James Oulton on behalf of Joint Debtor Kimberly L. Langston southsidedebtlawgroup@gmail.com; DLGHearings@gmail.com; chadesimmons.legal@gmail.com; debtlawl@gmail.com; bkstevens1534@gmail.com

Richard James Oulton on behalf of Debtor Kenneth R. Langston, Jr. southsidedebtlawgroup@gmail.com, thedebtlawgroup@gmail.com; DLGHearings@gmail.com; chadesimmons.legal@gmail.com; debtlawl@gmail.com; bkstevens1534@gmail.com

Roy M. Terry, Jr. rterry@sandsanderson.com, gcross@sandsanderson.com; rterry@ecf.epiqsystems.com